

Debtor 1 Jose G. De La O

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois
(State)

Case number 16-12502

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US Bank Trust N.A., as trustee of Bungalow Series F Trust Court claim no. (if known): 15-1

Last 4 digits of any number you use to identify the debtor's account: 8 0 0 9

Property address: 3518 W 62nd Street
Number Street

Chicago IL 60629
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 3,304.04

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 1,475.00

c. **Total.** Add lines a and b. Less Unapplied Funds of \$283.74 (c) \$ 4,495.30

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: ____/____/____
MM / DD / YYYY

Debtor 1 Jose G. De La O Case number (if known) 16-12502
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Molly Slutsky Simons
Signature

Date 4 / 29 / 2021

Print Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone (513) 444 - 4100

Email bankruptcy@sottileandbarile.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re:

Case No. 16-12502

Jose G. De La O
Rosa L. De La O

Chapter 13

Debtors.

Hon. Judge Jacqueline P. Cox

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Response to Notice of Final Cure Payment upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on April 29, 2021, before the hour of 5:00 p.m.

Stanislaw J Skupien, Debtors' Counsel
stanley@skupienlegal.com

Karen Walin, Debtors' Counsel
kwalin@chicagolegalllc.com

M.O. Marshall, Chapter 13 Trustee
ecf@55chapter13.com

Patrick S Layng, U.S. Trustee
ustpreion11.es.ecf@usdoj.gov

Jose G. De La O, Debtor
3518 W 62nd St
Chicago, IL 60629-3704

Rosa L. De La O, Debtor
3518 W 62nd St
Chicago, IL 60629-3704

Dated: April 29, 2021

Respectfully Submitted,

/s/ Molly Slutsky Simons

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